

Debtor 1 James Ho

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of New York

(State)

Case number 1-16-44229-ess

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: JPMorgan Chase Bank, National Association

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 2706

Property address: 50-27 193rd Street, Fresh Meadows, NY 11365

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. * as of 11/12/2021
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ 0.00

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: NA
MM / DD / YYYY as of 11/12/21

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$8427.69
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$0.00
- c. Total. Add lines a and b. (c) \$8427.69

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2/1/2018

*as of 11/12/2021 - loan matured on 6/1/2018

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Case number (if known) 1-16-44229-ess

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x 
 Print Mark K. Broyles, Esq.

Date 11/19/21

Title Attorney

Company Fein, Such & Crane, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 28 East Main Street, Suite 1800
 Rochester, NY 14614

C

Contact phone (585) 232- 7400

Email weinhartr@feinsuchcrane.com

Post Payment Ledger									(Total Due)
Action Type	If Applicable, Suspense Debits	Date Received	Amount Received	Amount Due	Post Petition Date Paid	Payment Amount	Check # / Notes	To / From Suspense	\$0.00
									\$0.00
Debtor		10/13/2016	\$2,612.46	\$0.00	10/01/16	2,612.46		\$0.00	\$0.00
Debtor		11/3/2016	\$2,612.46	\$0.00	11/01/16	2,612.46		\$0.00	\$0.00
Debtor		12/23/2016	\$2,612.46	\$0.00	12/01/16	2,612.46		\$0.00	\$0.00
Debtor		1/12/2017	\$2,612.46	\$0.00	01/01/17	2,612.46		\$0.00	\$0.00
Debtor		2/13/2017	\$2,612.46	\$0.00	02/01/17	2,612.46		\$0.00	\$0.00
Debtor		3/15/2017	\$2,612.46	\$0.00	03/01/17	2,612.46		\$0.00	\$0.00
Debtor		4/14/2017	\$2,612.46	\$0.00	04/01/17	2,612.46		\$0.00	\$0.00
Debtor		5/12/2017	\$2,612.46	\$0.00	05/01/17	2,612.46		\$0.00	\$0.00
Debtor		6/12/2017	\$2,612.46	\$0.00	06/01/17	2,612.46		\$0.00	\$0.00
Debtor		7/18/2017	\$2,612.46	\$0.00	07/01/17	2,612.46		\$0.00	\$0.00
Debtor		8/22/2017	\$2,612.46	\$0.00	08/01/17	2,612.46		\$0.00	\$0.00
Debtor		9/29/2017	\$2,612.46	\$0.00	09/01/17	2,612.46		\$0.00	\$0.00
Debtor		10/14/2017	\$2,612.46	\$0.00	10/01/17	2,612.46		\$0.00	\$0.00
Debtor		12/1/2017	\$2,712.58	\$0.00	11/01/17	2,712.58		\$0.00	\$0.00
Debtor		1/19/2018	\$2,712.58	\$0.00	12/01/17	2,712.58		\$0.00	\$0.00
Debtor		3/15/2018	\$2,712.58	\$0.00	01/01/18	2,712.58		\$0.00	\$0.00
Debtor		4/17/2019	\$440.52	\$0.00		0.00	PCN Credits Paid	\$440.52	\$440.52
Debtor		4/23/2019	\$73.42	\$0.00		0.00	PCN Credits Paid	\$73.42	\$513.94
Debtor		5/30/2019	\$73.42	\$0.00		0.00	PCN Credits Paid	\$73.42	\$587.36
Delinquent Payment				\$1,803.01	02/01/18	0.00		\$0.00	-\$1,215.65
Delinquent Payment				\$1,803.01	03/01/18	0.00		\$0.00	-\$3,018.66
Delinquent Payment				\$1,803.01	04/01/18	0.00		\$0.00	-\$4,821.67
Delinquent Payment				\$1,803.01	05/01/18	0.00		\$0.00	-\$6,624.68
Delinquent Payment				\$1,803.01	06/01/18	0.00	Matured 6/1/18; payoff \$36,468.47	\$0.00	-\$8,427.69

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re
James Ho
Debtor.

Case No. 1-16-44229-ess
Chapter 13

STATE OF NEW YORK)
COUNTY OF MONROE)

AFFIDAVIT OF SERVICE
BY MAIL

Brandon Nguyen, being duly sworn, deposes and says:

I am not a party to the action, am over 18 years of age, and am employed in Rochester, New York.

On November 19, 2021, I served the within Response to Notice of Final Cure of by mailing the same in a sealed envelope, with postage prepaid thereon, in a post office or depository of the United States Postal Service within the State of New York, addressed to the last known address of the addressee (s) as indicated below.

James Ho
50-27 193rd Street
Fresh Meadows, NY 11362

Norma E. Ortiz
Ortiz & Ortiz, LLP
287 Park Avenue South, Suite 213
New York, NY 10010

Krista M Preuss
Krista M. Preuss, Chapter 13 Trustee
100 Jericho Quadrangle
Ste 127
Jericho, NY 11753

U.S. Trustee
Office of the United States Trustee
Eastern District of NY(Brooklyn Office)
U.S. Federal Office Building
201 Varick Street, Suite 1006
New York, NY 10014



Brandon Nguyen

Sworn to before me this 19th day
of November 2021.


Notary Public

ERIN M. SCHAAF
Notary Public, State of New York
Qualified in Monroe County
No. 01SC6342119
Commission Expires May 16, 2024